



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [PACIFIC PREMIER BANCORP, INC.](#)

**City/State** [IRVINE, CA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [20,173,298](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PACIFIC PREMIER BANCORP, INC.](#)  
[17901 VON KARMAN AVENUE, SUITE 1200](#)  
[IRVINE, CA 92614](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	19,930,749			11,550,094			16,735,859			11,528,693			9,797,207																	
Net income (\$000) .....	68,668			25,740			60,351			159,718			123,340																	
Number of BHCs in peer group .....	133			123			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	3.28	2.67	87	3.80	2.94	88	3.45	2.77	88	3.90	3.01	88	4.02	3.08	89															
+ Non-interest income .....	0.39	1.13	13	0.23	1.12	5	0.34	1.21	9	0.24	1.32	7	0.30	1.31	8															
- Overhead expense .....	1.85	2.28	23	2.31	2.68	33	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42															
- Provision for credit losses .....	0.04	-0.12	78	0.88	0.88	60	1.03	0.51	89	0.06	0.15	27	0.08	0.14	36															
+ Securities gains (losses) .....	0.08	0.01	94	0.27	0.03	95	0.08	0.02	90	0.07	0.01	96	0.01	0	90															
+ Other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	87	0	0	45															
= Pretax net operating income (tax equivalent) .....	1.86	1.78	57	1.11	0.64	72	0.45	1.04	13	1.91	1.56	80	1.70	1.57	60															
Net operating income .....	1.38	1.36	52	0.89	0.48	75	0.36	0.81	14	1.39	1.19	71	1.26	1.24	47															
Net income .....	1.38	1.35	52	0.89	0.48	75	0.36	0.82	14	1.39	1.19	71	1.26	1.24	47															
Net income (Subchapter S adjusted) .....				1.78			0.78			1.18			1.17			1.42														
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.82	3.18	87	4.86	4.09	89	4.17	3.55	85	5.17	4.41	87	5.14	4.24	89															
Interest expense .....	0.25	0.29	50	0.57	0.85	25	0.37	0.52	31	0.77	1.08	30	0.64	0.86	31															
Net interest income (tax equivalent) .....	3.57	2.88	89	4.29	3.24	90	3.80	3.01	88	4.40	3.33	89	4.50	3.38	91															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.04	0.16	31	0.06	0.27	25	0.14	0.27	41	0.09	0.21	35	0.01	0.22	12															
Earnings coverage of net loan and lease losses (X) .....	68.40	25.70	82	42.37	17.23	81	14.51	22.91	57	29.95	24.40	70	170.33	21.75	96															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	2.04	1.49	82	1.32	1.32	51	2.02	1.58	78	0.41	0.83	14	0.41	0.90	12															
Allowance for loan and lease losses / Total loans and leases .....	2.03	1.47	82	1.32	1.30	54	2.02	1.55	79	0.41	0.81	15	0.41	0.89	12															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.30	0.70	12	0.24	0.63	11	0.22	0.71	9	0.10	0.57	7	0.06	0.61	3															
30-89 days past due loans and leases / Total loans and leases .....	0	0.33	1	0.11	0.52	8	0.01	0.39	1	0.15	0.43	15	0.09	0.44	11															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-5.71	-0.51	36	6.98	14.37	28	-0.48	3.20	43	8.49	14.45	32	14.98	16.62	52															
Net short-term noncore funding dependence .....	-5.87	-6.88	50	6.31	4.94	52	-0.79	-4.76	62	7.77	3.38	59	13.52	4.66	78															
Net loans and leases / Total assets .....	63.75	60.99	58	72.14	64.23	71	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	9.66	9.15	69	10.68	9.43	80	9.47	9.13	65	10.54	9.76	74	10.38	9.71	72															
Holding company equity capital / Total assets .....	13.40	10.72	84	16.72	11.64	93	13.92	11.16	85	17.09	12.43	91	17.15	12.22	94															
Total equity capital (including minority interest) / Total assets .....	13.40	10.85	84	16.72	11.80	93	13.92	11.29	83	17.09	12.57	91	17.15	12.27	94															
Common equity tier 1 capital / Total risk-weighted assets .....	12.05	12.57	46	11.58	11.64	52	12.04	12.38	50	11.35	12.17	40	10.88	12.12	35															
Net loans and leases / Equity capital (X) .....	4.76	5.73	29	4.31	5.59	23	4.72	5.58	31	4.32	5.21	28	4.47	5.29	29															
Cash dividends / Net income .....	41.19	23.13	81	57.82	81.34	45	132.39	42.30	97	33.73	33.12	52	0	27.31	5															
Cash dividends / Net income (Subchapter S adjusted) .....				14.81			139.66			-0.65			-12.02			17.36														
<b>Growth Rates</b>																														
Assets .....	68.44	16.49	95	3.42	11.31	19	67.60	16.68	96	2.51	9.26	26	43.15	7	95															
Equity capital .....	34.96	9.13	93	-0.21	5.70	26	36.47	6.99	95	2.18	10.49	19	58.59	7.89	94															
Net loans and leases .....	48.85	7.22	94	-2.26	9.91	5	49.29	9.07	95	-1.34	9.10	9	42.25	7.89	95															
Noncore funding .....	-43.41	-25.09	28	-30.49	16.35	5	-19.77	-12.18	41	-37.30	6.59	3	43.18	10.67	85															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	13.14	11.33	68	10.35	12.46	63	12.93	13.56	63	10.29	13.04	61	4.29	13.37	38															
Equity investment in subsidiaries / Equity capital .....	110.43	102.85	85	110.39	103.91	84	109.87	102.81	86	110.22	103.22	82	105.04	103.10	63															
Cash from ops + noncash items + op expense / Op expense + dividends .....	104.47	98.58	51	85.61	176.81	25	38.73	147.24	4	96.96	190.27	15	86.70	174.91	10															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	155,075	113,265	577,192	485,663	415,411	36.91	337.98
Income from lease financing receivables.....	150	0	366	0	0		
Fully taxable income on loans and leases.....	155,041	113,239	572,412	485,464	415,411	36.91	337.88
Tax-exempt income on loans and leases.....	184	26	5,146	199	0	607.69	
Estimated tax benefit on income on loans and leases.....	44	5	671	51	0	825.13	
Income on loans and leases (tax equivalent).....	155,269	113,270	578,229	485,714	415,411	37.08	338.53
Investment interest income (tax equivalent).....	18,594	10,229	52,325	38,033	28,480	81.77	1030.34
Interest on balances due from depository institutions.....	301	216	1,016	1,217	1,773	39.35	26.47
Interest income on other earning assets.....	668	566	2,106	3,069	4,069	18.02	45.53
Total interest income (tax equivalent).....	174,832	124,281	633,676	528,033	449,733	40.67	363.14
Interest on time deposits of \$250K or more .....	445	1,829	4,310	9,001	4,637	-75.67	
Interest on time deposits < \$250K.....	892	1,881	6,435	18,295	11,927	-52.58	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	3,089	6,777	23,591	31,000	21,090	-54.42	241.33
Interest on other borrowings and trading liabilities.....	149	1,208	1,943	11,052	12,731	-87.67	-66.14
Interest on subordinated debt and mandatory convertible securities .....	6,767	2,919	20,236	9,458	5,327	131.83	751.19
Total interest expense.....	11,342	14,614	56,515	78,806	55,712	-22.39	243.18
Net interest income (tax equivalent).....	163,490	109,667	577,161	449,227	394,021	49.08	374.65
Non-interest income.....	19,517	6,691	56,910	27,135	29,189	191.69	358.90
Adjusted operating income (tax equivalent) .....	183,007	116,358	634,071	476,362	423,210	57.28	372.92
Overhead expense.....	92,312	66,679	400,140	258,118	249,523	38.44	291.42
Provision for credit losses.....	1,974	25,382	172,262	7,135	8,156		76.25
Securities gains (losses) .....	4,046	7,760	13,882	8,570	1,398	-47.86	641.03
Other tax equivalent adjustments .....	0	0	0	36	0		-100.00
Pretax net operating income (tax equivalent).....	92,767	32,057	75,551	219,715	166,929	189.38	536.87
Applicable income taxes .....	22,261	5,825	12,250	58,035	42,240	282.16	287.75
Tax equivalent adjustments .....	1,838	492	2,950	1,962	1,349	273.58	578.23
Applicable income taxes (tax equivalent).....	24,099	6,317	15,200	59,997	43,589	281.49	300.85
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	68,668	25,740	60,351	159,718	123,340	166.78	702.76
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	68,668	25,740	60,351	159,718	123,340	166.78	702.76
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	68,668	25,740	60,351	159,718	123,340	166.78	702.76
Investment securities income (tax equivalent).....	18,594	10,229	52,325	38,033	28,480	81.77	1030.34
US Treasury and agency securities (excluding mortgage-backed securities) .....	2,345	1,759	7,772	7,071	2,324	33.31	58525.00
Mortgage-backed securities .....	4,361	3,684	16,913	15,994	14,386	18.38	435.09
All other securities .....	11,888	4,786	27,640	14,968	11,770	148.38	1339.23
Cash dividends declared.....	28,287	14,882	79,901	53,867	0	90.08	
Common .....	28,287	14,882	79,901	53,867	0	90.08	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.51	2.96	86	4.30	3.72	85	3.79	3.27	83	4.58	4	86	4.59	3.87	87
Less: Interest expense .....	0.23	0.27	52	0.51	0.78	24	0.34	0.48	31	0.68	0.98	30	0.57	0.79	31
Equals: Net interest income (tax equivalent) .....	3.28	2.67	87	3.80	2.94	88	3.45	2.77	88	3.90	3.01	88	4.02	3.08	89
Plus: Non-interest income .....	0.39	1.13	13	0.23	1.12	5	0.34	1.21	9	0.24	1.32	7	0.30	1.31	8
Equals: adjusted operating income (tax equivalent) .....	3.67	3.87	48	4.03	4.12	48	3.79	4.04	41	4.13	4.41	36	4.32	4.46	43
Less: Overhead expense .....	1.85	2.28	23	2.31	2.68	33	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42
Less: Provision for credit losses .....	0.04	-0.12	78	0.88	0.88	60	1.03	0.51	89	0.06	0.15	27	0.08	0.14	36
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0.08	0.01	94	0.27	0.03	95	0.08	0.02	90	0.07	0.01	96	0.01	0	90
Plus: other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	87	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.86	1.78	57	1.11	0.64	72	0.45	1.04	13	1.91	1.56	80	1.70	1.57	60
Less: Applicable income taxes (tax equivalent) .....	0.48	0.40	75	0.22	0.16	64	0.09	0.23	14	0.52	0.36	88	0.44	0.33	84
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.38	1.36	52	0.89	0.48	75	0.36	0.81	14	1.39	1.19	71	1.26	1.24	47
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.38	1.35	52	0.89	0.48	75	0.36	0.82	14	1.39	1.19	71	1.26	1.24	47
Memo: Net income (last four quarters) .....	0.55	1.07	13	1.27	0.98	76	0.36	0.82	14	1.39	1.19	70	1.26	1.24	47
Net income—BHC and noncontrolling (minority) interest .....	1.38	1.37	52	0.89	0.49	73	0.36	0.83	13	1.39	1.20	71	1.26	1.25	47
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.92	93.08	33	88.56	91.24	21	90.81	92.32	31	88.54	91.05	25	89.33	91.48	23
Average interest-bearing funds / Average assets .....	54.40	62.97	16	50.47	66.92	6	53.77	64.06	10	51.99	65.57	7	51.84	65.56	7
Interest income (tax equivalent) / Average earning assets .....	3.82	3.18	87	4.86	4.09	89	4.17	3.55	85	5.17	4.41	87	5.14	4.24	89
Interest expense / Average earning assets .....	0.25	0.29	50	0.57	0.85	25	0.37	0.52	31	0.77	1.08	30	0.64	0.86	31
Net interest income (tax equivalent) / Average earning assets .....	3.57	2.88	89	4.29	3.24	90	3.80	3.01	88	4.40	3.33	89	4.50	3.38	91
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.74	4.05	81	5.24	4.74	80	4.90	4.27	83	5.54	5.09	79	5.53	4.95	81
Interest-bearing bank balances .....	0.11	0.10	66	0.28	1.16	4	0.14	0.27	14	0.66	2.04	4	1.18	1.64	15
Federal funds sold and reverse repos .....		0.26			1.34			0.68			2.44		6.78	2.17	94
Trading assets .....	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	3.78	3.15	87	4.84	4.05	90	4.15	3.51	85	5.15	4.36	88	5.12	4.20	89
Investment securities (tax equivalent) .....	1.90	1.84	53	2.99	2.60	86	2.12	2.25	35	3.04	2.76	78	2.81	2.68	66
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.36	1.30	56	2.72	2.31	73	1.63	1.75	47	2.61	2.32	75	2.08	2.05	58
Mortgage-backed securities .....	1.23	1.60	17	3.05	2.49	92	1.57	2.05	12	2.75	2.61	67	2.47	2.50	47
All other securities .....	2.65	2.93	42	3.37	3.62	50	2.30	3.24	14	3.52	4.06	38	3.54	4.20	40
Interest-bearing deposits .....	0.17	0.26	35	0.85	0.90	53	0.41	0.53	41	1.11	1.10	55	0.83	0.81	59
Time deposits of \$250K or more .....	0.27	0.82	6	1.59	1.83	23	0.70	1.42	5	1.91	1.96	41	1.41	1.44	43
Time deposits < \$250K .....	0.42	0.78	16	1.25	1.69	16	0.75	1.36	6	1.99	1.82	58	1.34	1.29	52
Other domestic deposits .....	0.14	0.17	47	0.67	0.71	48	0.34	0.36	51	0.81	0.93	42	0.67	0.67	58
Foreign deposits .....		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos .....	0	0.18	9	0	1.14	1	0	0.62	1	1.61	1.86	41	1.68	1.51	53
Other borrowed funds and trading liabilities .....	0.95	1.38	36	1.24	1.90	15	1	1.50	28	2.34	2.38	50	2.04	2.28	34
All interest-bearing funds .....	0.42	0.42	58	1	1.15	40	0.63	0.74	42	1.31	1.49	37	1.10	1.19	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....		19,517		6,691		56,910		27,135		29,189					
Fiduciary activities income .....		7,258		0		16,666		0		0					
Service charges on deposit accounts - domestic .....		2,606		2,174		8,690		7,862		6,279					
Trading revenue.....		7		448		751		462		112					
Investment banking fees and commissions.....		0		0		0		0		0					
Insurance activities revenue.....		0		0		0		0		0					
Venture capital revenue.....		0		0		0		0		0					
Net servicing fees .....		458		480		2,028		1,840		1,448					
Net securitization income .....		0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....		354		761		8,242		6,737		10,971					
Other non-interest income.....		8,834		2,828		20,533		10,234		10,379					
Total overhead expenses .....		92,312		66,679		400,140		258,118		249,523					
Personnel expense.....		52,668		34,216		189,035		139,465		135,054					
Net occupancy expense.....		12,256		8,142		57,297		30,793		25,608					
Goodwill impairment losses .....		0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....		4,143		3,965		17,072		17,243		13,594					
Other operating expenses.....		23,245		20,356		136,736		70,617		75,267					
Fee income on mutual funds and annuities.....		0		0		0		0		0					
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0					
Number of equivalent employees .....		1,520		1,005		1,478		998		1,023					
Average personnel expense per employee.....		34.65		34.05		127.90		139.74		132.02					
Average assets per employee.....		13,112.33		11,492.63		11,323.31		11,551.80		9,576.94					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.10	11	0	2.64	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income .....	50.95	59.31	19	57.55	63.90	28	63.40	62.28	59	54.41	61.29	19	59.15	60.88	41
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.85	2.28	23	2.31	2.68	33	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42
Personnel expense.....	1.06	1.28	26	1.18	1.36	32	1.13	1.30	31	1.21	1.41	30	1.38	1.44	41
Net occupancy expense.....	0.25	0.24	50	0.28	0.27	55	0.34	0.26	82	0.27	0.28	46	0.26	0.28	42
Other operating expenses.....	0.55	0.73	30	0.84	0.98	48	0.92	0.94	67	0.76	0.97	37	0.91	0.97	55
Overhead less non-interest income .....	1.46	1.10	82	2.08	1.47	84	2.05	1.25	88	2	1.32	88	2.25	1.38	93
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	50.44	58.69	18	57.31	63.38	29	63.11	61.82	60	54.19	60.64	20	58.96	60.37	44
Personnel expense.....	28.78	33.28	25	29.41	33.17	25	29.81	32.36	31	29.28	32.39	29	31.91	32.51	41
Net occupancy expense.....	6.70	6.42	56	7	6.75	55	9.04	6.58	85	6.46	6.52	49	6.05	6.48	36
Other operating expenses.....	14.97	18.45	30	20.90	22.88	56	24.26	22.28	74	18.44	21.20	40	21	20.90	57
Total non-interest income .....	10.66	28.42	10	5.75	26.40	4	8.98	28.83	7	5.70	29.23	3	6.90	28.50	6
Fiduciary activities income .....	3.97	2.15	77	0	2.03	13	2.63	2.09	64	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts .....	1.42	3.21	21	1.87	3.92	24	1.37	3.27	20	1.65	3.88	22	1.48	4.15	22
Trading revenue.....	0	0.97	46	0.39	1.58	57	0.12	1.28	48	0.10	1.18	44	0.03	0.85	48
Investment banking fees and commissions.....	0	2.51	7	0	2.81	6	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue.....	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees .....	0.25	0.99	49	0.41	-0.41	78	0.32	0.01	76	0.39	0.28	72	0.34	0.65	50
Net securitization income .....	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.19	3.74	16	0.65	1.88	38	1.30	3.92	39	1.41	1.86	51	2.59	1.61	74
Other non-interest income.....	4.83	8.65	28	2.43	9.85	7	3.24	9.65	7	2.15	10.04	4	2.45	9.86	5
Overhead less non-interest income .....	39.78	29.66	78	51.55	36.23	83	54.13	31.93	91	48.49	31.06	93	52.06	31.46	95
Applicable income taxes / Pretax net operating income (tax equivalent).....	24	21.04	75	18.17	17.54	47	16.21	18.63	31	26.41	20.56	89	25.30	19.04	89
Applicable income tax + TE / Pretax net operating income + TE .....	25.98	22.74	85	19.71	22.86	28	20.12	21.18	31	27.31	23.23	86	26.11	21.56	87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	11,212,707	6,778,543	11,076,595	6,791,676	6,868,548	65.41	422.07	
Commercial and industrial loans .....	1,481,994	1,768,826	1,727,771	1,716,794	1,694,981	-16.22	110.95	
Loans to individuals .....	5,350	45,798	5,703	49,099	88,299	-88.32	6.00	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0	0	
Agricultural loans .....	67,597	133,034	100,498	128,302	139,780	-49.19		
Other loans and leases .....	359,279	28,779	328,559	38,112	50,929	1148.41	10482.59	
Less: Unearned income .....	0	0	0	0	0	0	0	
Loans and leases, net of unearned income .....	13,126,927	8,754,980	13,239,126	8,723,983	8,842,537	49.94	359.19	
Less: Allowance for loan and lease losses .....	266,999	115,422	268,018	35,698	36,072	131.32	1346.76	
Net loans and leases .....	12,859,928	8,639,558	12,971,108	8,688,285	8,806,465	48.85	352.77	
Debt securities that reprice or mature in over 1 year .....	3,717,060	1,339,834	3,756,771	1,375,912	1,073,774	177.43	1264.60	
Mutual funds and equity securities .....	0	0	0	0	0	0	0	
Subtotal .....	16,576,988	9,979,392	16,727,879	10,064,197	9,880,239	66.11	432.57	
Interest-bearing bank balances .....	1,439,118	428,455	748,182	193,711	165,908	235.89	729.53	
Federal funds sold and reverse repos .....	0	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year .....	162,208	32,480	198,076	30,310	74,658	399.41	2247.44	
Trading assets .....	5,326	10,961	12,053	2,103	1,929	-51.41		
Total earning assets .....	18,183,640	10,451,288	17,686,190	10,290,321	10,122,734	73.98	452.18	
Non-interest-bearing cash and due from depository institutions .....	118,258	108,285	135,429	135,847	43,641	9.21	393.34	
Premises, fixed assets, and leases .....	146,746	114,187	154,974	102,178	64,691	28.51	1141.82	
Other real estate owned .....	0	441	0	441	147	-100.00	-100.00	
Investment in unconsolidated subsidiaries .....	419	403	403	403	875	3.97	35.16	
Intangible and other assets .....	1,724,235	1,301,605	1,759,548	1,246,822	1,255,299	32.47	640.71	
Total assets .....	20,173,298	11,976,209	19,736,544	11,776,012	11,487,387	68.44	466.18	
Quarterly average assets .....	19,930,749	11,550,094	19,999,289	11,539,809	11,606,911	72.56	508.15	
Average loans and leases (YTD) .....	13,093,609	8,645,251	11,808,303	8,768,957	7,516,539	51.45	421.06	
<b>Memoranda</b>								
Loans held-for-sale .....	7,311	111	601	1,672	5,719	6486.49	0.41	
Loans not held-for-sale .....	13,119,616	8,754,869	13,238,525	8,722,311	8,836,818	49.86	360.11	
Real estate loans secured by 1–4 family .....	402,245	292,752	279,945	313,228	417,305	37.40	204.36	
Commercial real estate loans .....	10,629,817	6,301,421	10,623,788	6,292,574	6,302,427	68.69	427.38	
Construction and land development .....	337,309	398,537	366,419	441,982	585,152	-15.36	37.11	
Multifamily .....	5,069,788	1,629,020	5,174,191	1,590,435	1,545,819	211.22	723.99	
Nonfarm nonresidential .....	5,222,720	4,273,864	5,083,178	4,260,157	4,171,456	22.20	352.46	
Real estate loans secured by farmland .....	180,645	184,370	172,862	185,874	148,816	-2.02		
Total investment securities .....	3,879,268	1,372,314	3,954,847	1,406,222	1,148,432	182.68	1288.92	
U.S. Treasury securities .....	32,063	32,833	32,533	63,555	60,912	-2.35		
US agency securities (excluding mortgage-backed securities) .....	663,159	247,766	690,386	246,358	130,070	167.66		
Municipal securities .....	1,422,062	407,097	1,446,019	397,298	238,630	249.32	1029.68	
Mortgage-backed securities .....	1,402,572	506,897	1,368,993	545,934	613,448	176.70	821.59	
Asset-backed securities .....	0	0	0	0	0	0	0	
Other debt securities .....	359,412	177,721	416,916	153,077	105,372	102.23	29144.26	
Mutual funds and equity securities .....	0	0	0	0	0	0	0	
Available-for-sale securities .....	3,857,337	1,337,761	3,931,115	1,368,384	1,103,222	188.34	1330.17	
U.S. Treasury securities .....	32,063	32,833	32,533	63,555	60,912	-2.35		
US agency securities (excluding mortgage-backed securities) .....	663,159	247,766	690,386	246,358	130,070	167.66		
Municipal securities .....	1,422,062	407,097	1,446,019	397,298	238,630	249.32	1029.68	
Mortgage-backed securities .....	1,382,219	474,032	1,346,869	509,820	570,067	191.59	861.01	
Asset-backed securities .....	0	0	0	0	0	0	0	
Other debt securities .....	357,834	176,033	415,308	151,353	103,543	103.28		
Mutual funds and equity securities .....	0	0	0	0	0	0	0	
Held-to-maturity securities appreciation (depreciation) .....	1,073	1,685	1,281	922	-538	-36.32	4565.22	
Available-for-sale securities appreciation (depreciation) .....	-21,328	62,212	84,382	30,124	-7,946			
Structured notes, fair value .....	0	0	0	0	0	0	0	
Pledged securities .....	128,106	111,459	147,257	125,657	215,307	14.94	63.37	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,320,033	3,952,547	6,031,300	3,872,228	3,509,078	59.90	491.41
NOW, ATS and transaction accounts .....	3,155,071	577,966	2,913,260	586,019	526,088	445.89	1733.80
Time deposits less brokered deposits < \$250K .....	725,487	435,563	792,425	486,139	357,823	66.56	
MMDA and other savings accounts .....	5,911,417	3,499,305	5,662,969	3,406,988	3,225,848	68.93	444.84
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	16,112,008	8,465,381	15,399,954	8,351,374	7,618,837	90.33	552.41
Time deposits of \$250K or more .....	622,482	447,967	673,881	473,265	438,916	38.96	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	75		-100.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	10,000	500,000	10,000	491,000	616,000	-98.00	-87.50
Other borrowings w/remaining maturity over 1 year .....	0	21,017	21,000	26,026	51,606	-100.00	
Brokered deposits < \$250K .....	22,847	189,011	160,536	88,438	613,938	-87.91	
Noncore funding .....	655,329	1,157,995	865,417	1,078,729	1,720,535	-43.41	15.83
Trading liabilities .....	5,332	10,961	12,066	2,103	1,929	-51.35	
Subordinated notes and debentures + trust preferred securities .....	501,611	215,269	501,511	215,145	110,313	133.02	613.43
Other liabilities .....	195,920	123,686	210,947	116,067	66,076	58.40	587.82
Total liabilities .....	17,470,200	9,973,292	16,989,895	9,763,418	9,517,690	75.17	457.41
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	931	586	931	586	617	58.87	241.03
Common surplus .....	2,348,445	1,596,680	2,354,871	1,594,434	1,674,274	47.08	587.36
Retained earnings .....	368,911	361,242	330,555	396,051	300,407	2.12	331.47
Accumulated other comprehensive income .....	-15,189	44,409	60,292	21,523	-5,601		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,703,098	2,002,917	2,746,649	2,012,594	1,969,697	34.96	530.25
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,703,098	2,002,917	2,746,649	2,012,594	1,969,697	34.96	530.25
Total liabilities and capital .....	20,173,298	11,976,209	19,736,544	11,776,012	11,487,387	68.44	466.18
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,320,033	3,952,547	6,031,300	3,872,228	3,509,078	59.90	491.41
Interest-bearing deposits .....	10,437,304	5,149,812	10,203,071	5,040,849	5,162,613	102.67	466.69
Total deposits .....	16,757,337	9,102,359	16,234,371	8,913,077	8,671,691	84.10	475.77
Long-term debt that reprices within 1 year .....	146,419	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,746,649	2,012,594	2,012,594	1,969,697	1,241,996		
Accounting restatements .....	0	-45,625	-45,625	0	0		
Net income .....	68,668	25,740	60,351	159,718	123,340		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-8,451	2,204	10,858	-90,078	9,288		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	749,603	0	601,171		
Less: Dividends declared .....	28,287	14,882	79,901	53,867	0		
Change in other comprehensive income .....	-75,481	22,886	38,769	27,124	-6,098		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,703,098	2,002,917	2,746,649	2,012,594	1,969,697		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	55.58	36.10	88	56.60	38.37	84	56.12	36.22	88	57.67	37.78	86	59.79	37.19	91
Commercial and industrial loans .....	7.35	13.88	14	14.77	12.73	61	8.75	13.52	25	14.58	12.02	63	14.76	12.85	62
Loans to individuals .....	0.03	3.42	7	0.38	3.84	21	0.03	3.40	7	0.42	4.20	20	0.77	4.31	28
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.34	0.19	76	1.11	0.20	90	0.51	0.19	83	1.09	0.24	89	1.22	0.30	88
Other loans and leases.....	1.78	4.29	29	0.24	4.96	4	1.66	4.63	24	0.32	5.01	4	0.44	5	5
Net loans and leases.....	63.75	60.99	58	72.14	64.23	71	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84
Debt securities over 1 year.....	18.43	16.70	61	11.19	14.63	29	19.03	15.55	67	11.68	14.60	32	9.35	14.63	21
Mutual funds and equity securities .....	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal .....	82.17	78.43	59	83.33	80.12	51	84.76	78.16	71	85.46	79.65	65	86.01	79.97	62
Interest-bearing bank balances .....	7.13	9.08	38	3.58	4.14	50	3.79	7.51	25	1.64	3.06	41	1.44	3.04	38
Federal funds sold and reverse repos .....	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	0.80	1.59	38	0.27	1.72	17	1	1.68	43	0.26	1.91	19	0.65	1.96	33
Trading assets .....	0.03	0.56	42	0.09	1.27	38	0.06	1.01	40	0.02	1.19	34	0.02	1.33	36
Total earning assets.....	90.14	91.48	32	87.27	89.78	21	89.61	91.05	28	87.38	89.53	26	88.12	89.74	31
Non-interest cash and due from depository institutions.....	0.59	1	19	0.90	1.12	33	0.69	1.07	20	1.15	1.14	50	0.38	1.21	5
Other real estate owned.....	0	0.02	5	0	0.03	24	0	0.02	4	0	0.03	23	0	0.04	12
All other assets.....	9.28	7.44	71	11.83	9.05	81	9.70	7.82	75	11.46	9.27	76	11.50	8.98	76
<b>Memoranda</b>															
Short-term investments .....	7.94	11.92	34	3.85	7.73	39	4.79	11.17	21	1.90	7.63	23	2.09	7.80	29
U.S. Treasury securities.....	0.16	0.98	52	0.27	0.86	59	0.16	0.84	55	0.54	1.03	62	0.53	1.04	57
US agency securities (excluding mortgage-backed securities) .....	3.29	0.73	91	2.07	0.51	89	3.50	0.63	92	2.09	0.54	88	1.13	0.69	75
Municipal securities .....	7.05	1.77	91	3.40	1.44	81	7.33	1.69	93	3.37	1.34	82	2.08	1.62	64
Mortgage-backed securities .....	6.95	12.38	23	4.23	11.43	11	6.94	11.75	25	4.64	11.44	14	5.34	11.13	18
Asset-backed securities .....	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	1.78	0.46	88	1.48	0.39	85	2.11	0.42	93	1.30	0.39	85	0.92	0.41	78
Loans held-for-sale.....	0.04	0.46	23	0	0.40	14	0	0.52	16	0.01	0.39	23	0.05	0.30	34
Loans held for investment .....	65.03	61.15	61	73.10	64.43	76	67.08	61.72	62	74.07	63.50	80	76.93	63.93	84
Real estate loans secured by 1–4 family .....	1.99	11.69	10	2.44	13.18	12	1.42	11.91	9	2.66	13.29	13	3.63	13.46	14
Revolving .....	0.26	1.51	20	0.51	2.02	28	0.25	1.66	20	0.58	2.07	29	0.91	2.27	31
Closed-end, secured by first liens .....	1.69	9.76	10	1.83	10.62	12	1.13	9.81	10	1.98	10.69	13	2.60	10.57	15
Closed-end, secured by junior liens .....	0.05	0.21	23	0.11	0.28	35	0.05	0.22	24	0.09	0.28	34	0.12	0.31	33
Commercial real estate loans .....	52.69	22.27	97	52.62	23.11	97	53.83	22.22	97	53.44	22.23	97	54.86	21.58	97
Construction and land development.....	1.67	3.32	32	3.33	3.46	51	1.86	3.40	35	3.75	3.44	59	5.09	3.51	72
Multifamily.....	25.13	3.21	97	13.60	3.23	93	26.22	3.12	97	13.51	3.01	93	13.46	2.72	95
Nonfarm nonresidential .....	25.89	14.77	88	35.69	15.32	97	25.76	14.72	86	36.18	14.69	96	36.31	14.44	97
Real estate loans secured by farmland.....	0.90	0.33	81	1.54	0.35	87	0.88	0.33	81	1.58	0.36	88	1.30	0.41	83

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	85.42	57.91	94	77.42	57.83	80	83.67	57.15	93	77.85	57.46	81	77.68	56.49	80
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	3.06	19.43	9	3.34	20.44	8	2.11	19.43	8	3.59	20.75	10	4.72	21.10	10
Real estate loans secured by 1–4 family.....	0.40	2.45	19	0.70	3.09	24	0.37	2.64	20	0.79	3.15	26	1.18	3.50	28
Revolving .....	2.66	16.76	8	2.65	17.13	8	1.75	16.59	7	2.80	17.39	10	3.54	17.39	9
Closed-end.....	80.98	35.36	98	71.98	34.31	97	80.25	34.63	98	72.13	33.52	97	71.27	32.14	97
Commercial real estate loans .....	2.57	5.29	29	4.55	5.12	51	2.77	5.26	31	5.07	5.09	57	6.62	5.20	67
Construction and land development.....	0.98	1.05	57	2.04	0.98	79	0.95	0.93	59	2.03	0.94	77	2.63	1.02	82
1–4 family.....	1.59	4.21	19	2.51	4	38	1.82	4.19	25	3.03	4.02	46	3.99	4.05	55
Other.....	38.62	5.08	98	18.61	4.90	94	39.08	4.96	98	18.23	4.69	93	17.48	4.10	94
Multifamily.....	39.79	23.47	90	48.82	22.69	96	38.40	22.93	88	48.83	22.15	96	47.17	21.40	96
Nonfarm nonresidential .....	17.49	7.93	93	24.48	7.70	97	17.75	7.68	94	23.84	7.72	97	23.58	8.03	97
Owner-occupied.....	22.30	15.25	76	24.34	14.76	82	20.64	14.95	71	24.99	14.34	85	23.59	13.38	88
Other.....	1.38	0.56	81	2.11	0.53	85	1.31	0.54	81	2.13	0.55	84	1.68	0.63	79
Real estate loans secured by farmland.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	11.29	23.16	10	20.20	20.31	54	13.05	22.17	17	19.68	19.53	57	19.17	20.32	50
Commercial and industrial loans .....	0.04	6.02	7	0.52	6.48	18	0.04	6.13	7	0.56	7.13	17	1	7.36	23
Loans to individuals .....	0	0.50	46	0	0.71	46	0	0.65	46	0	0.81	44	0.01	1.02	47
Credit card loans .....	0.51	0.33	74	1.52	0.31	90	0.76	0.32	82	1.47	0.37	89	1.58	0.46	86
Agricultural loans.....	2.74	8.05	28	0.33	9.38	4	2.48	9.09	24	0.44	9.85	3	0.58	9.66	5
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	555.88	382.51	84	560.51	401.07	77	556.68	381.27	83	585.77	391.26	83	598.20	379.80	87
Real estate loans secured by 1–4 family.....	19.94	124.29	8	24.21	138.65	10	14.07	125.03	8	27.02	138.18	10	36.34	137.84	11
Revolving .....	2.61	16.14	19	5.05	21.22	25	2.45	17.42	20	5.92	21.26	28	9.10	23.33	32
Closed-end.....	17.33	106.79	9	19.16	115.78	10	11.62	106.14	8	21.10	115.20	10	27.24	112.79	12
Commercial real estate loans .....	526.98	237.40	96	521.06	240.54	96	533.92	234.65	97	542.73	229.44	96	548.89	219.72	97
Construction and land development.....	16.72	35.26	31	32.95	35.93	48	18.42	35.62	34	38.12	34.95	57	50.96	35.36	66
1–4 family.....	6.36	6.84	57	14.76	6.92	78	6.31	6.34	59	15.30	6.61	79	20.24	7.04	88
Other.....	10.37	28.01	23	18.20	27.85	41	12.11	28.16	29	22.82	27.32	46	30.72	27.26	58
Multifamily.....	251.34	34.02	96	134.70	33.54	91	260.04	32.74	97	137.17	31.04	92	134.63	27.85	93
Nonfarm nonresidential .....	258.92	157.71	86	353.40	159.79	95	255.46	155.06	85	367.43	152.10	96	363.30	147.22	97
Owner-occupied.....	113.80	52.99	90	177.22	54.16	98	118.12	52.37	92	179.40	53.07	98	181.60	54.89	98
Other.....	145.12	102.29	68	176.18	103.49	81	137.35	100.54	67	188.03	97.41	91	181.70	91.80	87
Real estate loans secured by farmland.....	8.96	3.50	79	15.25	3.48	87	8.69	3.44	79	16.03	3.60	88	12.96	4.02	83
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	73.47	145.22	15	146.26	132.09	60	86.83	139.91	24	148.07	122.02	64	147.62	128.82	60
Loans to individuals .....	0.27	35.91	7	3.79	40.80	21	0.29	37.47	7	4.23	43.51	22	7.69	42.67	28
Credit card loans .....	0	2.59	46	0	3.94	47	0	3.30	46	0	4.34	45	0.08	5.31	48
Agricultural loans.....	3.35	1.94	75	11	1.90	91	5.05	1.88	81	11.07	2.18	89	12.17	2.72	88
Other loans and leases.....	17.81	47.52	30	2.38	54.71	4	16.51	49.54	26	3.29	52.44	4	4.44	51.79	5
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	63.73	27.81	97	47.57	27.16	92	62.66	27.32	98	48.35	26.45	92	47.74	24.79	94
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	414.75	185.94	93	344.35	188.67	90	416.93	183.76	95	363.79	178.57	92	367.65	167.93	94
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	528.54	243.39	96	521.57	248.20	96	535.05	240.85	97	543.19	236.10	96	549.25	225.98	97

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	7.94	11.92	34	3.85	7.73	39	4.79	11.17	21	1.90	7.63	23	2.09	7.80	29
Liquid assets .....	18.15	27.16	26	11.15	22.73	15	15.14	26.22	20	10.08	22.44	11	8.84	22.72	4
Investment securities .....	19.23	18.78	56	11.46	16.91	25	20.04	17.85	62	11.94	16.99	26	10	17.27	14
Net loans and leases .....	63.75	60.99	58	72.14	64.23	71	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84
Net loans, leases and standby letters of credit .....	63.95	61.79	55	72.34	65.22	70	65.92	62.48	58	73.93	64.84	73	77.07	65.07	84
Core deposits .....	79.87	73.69	70	70.68	64.18	58	78.03	70.67	65	70.92	63.09	61	66.32	62.13	49
Noncore funding .....	3.25	11.95	11	9.67	19.78	19	4.38	14.13	15	9.16	19.36	24	14.98	21.34	41
Time deposits of \$250K or more .....	3.09	1.96	76	3.74	2.95	68	3.41	2.11	78	4.02	2.94	69	3.82	2.89	71
Foreign deposits .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	0	1.22	11	0	1.77	9	0	1.47	10	0	1.94	9	0	1.97	15
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0	0.60	29	0	0.97	22	0	0.54	30	0	0.48	28	0	0.54	31
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.05	1.11	35	4.17	3.69	65	0.05	1.24	29	4.17	3.01	66	5.36	3.67	73
Earning assets that reprice within 1 year .....	15.01	38.67	3	26.71	39.59	16	22.07	39.38	13	25.50	39.29	12	28.93	40.29	20
Interest-bearing liabilities that reprice within 1 year .....	6.30	7.73	52	8.38	10.23	47	7.67	8.20	62	8.06	10.19	41	19.24	10.01	88
Long-term debt that reprices within 1 year .....	0.73	0.28	83	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	7.98	29.49	9	18.33	27.26	26	14.40	29.11	18	17.44	26.63	24	9.69	27.38	15
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-5.71	-0.51	36	6.98	14.37	28	-0.48	3.20	43	8.49	14.45	32	14.98	16.62	52
Net short-term noncore funding dependence .....	-5.87	-6.88	50	6.31	4.94	52	-0.79	-4.76	62	7.77	3.38	59	13.52	4.66	78
Short-term investment / Short-term noncore funding .....	254.63	246.74	64	42.25	77.70	45	116.19	184.19	40	22.27	77.77	30	15.26	66.46	19
Liquid assets - short-term noncore funding / Nonliquid assets .....	18.36	30.67	33	2.29	16.50	27	12.98	28.18	29	1.72	16.97	22	-5.35	16.04	15
Net loans and leases / Total deposits .....	76.74	76.22	54	94.92	88.34	67	79.90	79.43	53	97.48	90.31	72	101.55	90.08	84
Net loans and leases / Core deposits .....	79.82	83.77	48	102.06	101.46	56	84.23	88.34	47	104.03	103.93	58	115.59	105	73
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.06	0.62	34	0.15	1.57	21	0.07	1.57	21	0.08	0.72	26	-0.05	-0.82	66
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-1.16	1.31	9	5.43	3.85	75	4.66	4.31	62	2.68	1.36	81	-0.71	-1.98	80
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			-0.04			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0.57	12.84	37	2.52	12.92	44	0.60	11.38	39	2.69	12.67	45	3.94	16.19	34
Available-for-sale securities .....	99.43	85.49	71	97.48	85.17	59	99.40	87.23	71	97.31	85.40	59	96.06	81.88	68
U.S. Treasury securities .....	0.83	5.10	47	2.39	5.04	59	0.82	4.72	50	4.52	6.15	60	5.30	6.99	60
US agency securities (excluding mortgage-backed securities) .....	17.09	4.35	87	18.05	3.36	93	17.46	4.01	89	17.52	3.49	91	11.33	4.02	86
Municipal securities .....	36.66	9.71	90	29.67	8.69	90	36.56	9.83	90	28.25	7.75	90	20.78	9.16	81
Mortgage-backed securities .....	36.16	66.67	9	36.94	68.40	11	34.62	66.64	10	38.82	67.43	12	53.42	65.45	29
Asset-backed securities .....	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	9.26	3.05	85	12.95	2.67	91	10.54	3.01	87	10.89	2.94	86	9.18	2.79	85
Mutual funds and equity securities .....	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less .....	4.18	9.29	33	2.37	10.98	16	5.01	10.55	31	2.16	11.86	14	6.50	11.91	44
Debt securities 1 to 5 years .....	14.38	16.09	51	17.69	17.72	56	17.29	17.03	53	15.45	17.94	56	20.48	19.18	62
Debt securities over 5 years .....	81.44	72.48	58	79.94	67.50	59	77.71	69.86	57	82.39	66.02	64	73.02	64.73	50
Pledged securities .....	3.30	33.48	7	8.12	36.65	12	3.72	35.67	11	8.94	30.57	20	18.75	33.30	31
Structured notes, fair value .....	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	247.41	156.41	77	353.07	53.90	95	322.40	183.32	76	-6.88	26.69	26	-0.82	6.77	45
Investment securities .....	182.68	31.91	98	12.92	9.51	64	181.24	23.62	97	22.45	11.75	77	42.53	9.42	88
Core deposits .....	90.33	29.18	95	10.35	12	54	84.40	26.88	95	9.61	11.23	59	40.23	7.29	95
Noncore funding .....	-43.41	-25.09	28	-30.49	16.35	5	-19.77	-12.18	41	-37.30	6.59	3	43.18	10.67	85

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			1,908,479	1,561,632	1,780,505
Commit: Secured commercial real estate loans .....	396,946	291,346	319,667	347,271	548,342
Commit: Unsecured real estate loans .....	64,733	5,433	41,898	6,810	14,486
Credit card lines (reported semiannually, June/Dec) .....			1,545	1,541	2,380
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	40,253	24,361	38,771	18,060	47,029
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	14,725	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	14,725	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	287,155	177,337	290,361	152,628	115,004
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>														
Loan commitments (reported semiannually, June/Dec) .....				9.67	22.01	8	13.26	23.52	15	15.50	24.05	24		
Standby letters of credit .....	0.20	0.67	17	0.20	0.78	20	0.20	0.71	17	0.15	0.84	12	0.41	0.92
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02
Securities lent .....	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.28	26	0.12	0.41	62	0	0.35	26	0	0.42	27	0	0.52
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.16	34	0.12	0.38	76	0	0.30	33	0	0.45	34	0	0.69
Derivative contracts .....	1.42	42.67	8	1.48	54.47	8	1.47	48.62	6	1.30	68.47	8	1	65.81
Interest rate contracts .....	1.42	30.32	8	1.48	40.32	8	1.47	34.36	6	1.30	47.31	8	1	43.84
Interest rate futures and forward contracts .....	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40
Written options contracts (interest rate) .....	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16
Purchased options contracts (interest rate) .....	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32
Interest rate swaps .....	1.42	20.33	16	1.48	23.70	14	1.47	20.83	14	1.30	28.86	11	1	26.74
Foreign exchange contracts .....	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92
Futures and forward foreign exchange contracts .....	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22
Written options contracts (foreign exchange) .....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13
Foreign exchange rate swaps .....	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17
Equity, commodity, and other derivative contracts .....	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08
Commodity and other futures and forward contracts .....	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25
Written options contracts (commodity and other) .....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48
Purchased options contracts (commodity and other) .....	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29
Commodity and other swaps .....	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40
<b>Percent of Average Loans and Leases</b>														
Loan commitments (reported semiannually, June/Dec) .....				16.16	42.82	7	17.81	45.53	11	23.69	44.93	21		

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	287,155	177,337	290,361	152,628	115,004
Interest rate contracts .....	287,155	177,337	290,361	152,628	115,004
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	287,155	177,337	290,361	152,628	115,004
Held for trading.....	287,155	177,337	290,361	152,628	115,004
Interest rate contracts .....	287,155	177,337	290,361	152,628	115,004
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	287,154	192,062	290,361	152,628	115,004
One year or less .....	9,679	0	0	0	0
Over 1 year to 5 years .....	20,641	19,231	18,848	19,358	10,273
Over 5 years .....	256,834	172,831	271,513	133,270	104,731
Gross negative fair value (absolute value) .....	5,332	10,961	12,066	2,103	1,618
Gross positive fair value.....	5,326	10,961	12,053	2,103	1,618
Held for trading.....	5,326	10,961	12,053	2,103	1,618
Non-traded.....	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts .....	5,326	10,961	12,053	2,103	1,618
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	0	12.82	8	0	13.53	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options .....	0	8.11	7	0	7.86	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	0	7.80	7	0	7.35	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options .....	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	100	69.64	95	100	69.06	95	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading .....	100	42.14	97	100	45.49	97	100	43.53	96	100	44.16	97	100	46.31	98
Interest rate contracts .....	100	36.29	97	100	38.85	97	100	36.62	96	100	37.24	97	100	38.40	98
Foreign exchange contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	0	57.86	2	0	54.51	2	0	56.47	3	0	55.84	2	0	53.69	1
Interest rate contracts .....	0	54.11	2	0	52.13	3	0	53.82	3	0	52.22	2	0	50.60	2
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	100	90.92	71	108.30	91.11	91	100	91.48	75	100	93.86	75	100	94.47	75
One year or less .....	3.37	26.80	19	0	31.34	3	0	32.05	4	0	32.17	2	0	32.51	3
Over 1 year to 5 years .....	7.19	28.69	18	10.84	27.94	26	6.49	27.06	17	12.68	30.45	27	8.93	31.16	18
Over 5 years .....	89.44	30.03	99	97.46	31.18	98	93.51	29.56	98	87.32	28.09	95	91.07	28.71	95
Gross negative fair value (absolute value) .....	1.86	1.21	72	6.18	1.98	95	4.16	1.55	93	1.38	0.83	77	1.41	0.72	94
Gross positive fair value .....	1.85	1.70	55	6.18	2.69	96	4.15	2.23	92	1.38	1.19	59	1.41	0.85	87
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	18	0.01	0.11	21	0.01	0.07	24	0	0.06	15	0	0.06	14
Gross positive fair value (X) .....	0	0.07	12	0.01	0.13	17	0.01	0.09	17	0	0.07	14	0	0.06	12
Held for trading (X) .....	0	0.05	45	0.01	0.10	39	0.01	0.07	42	0	0.06	41	0	0.05	41
Non-traded (X) .....	0	0.01	6	0	0.02	6	0	0.02	4	0	0.01	5	0	0.01	2
Current credit exposure (X) .....	0	0.05	21	0.01	0.09	26	0.01	0.06	25	0	0.05	19	0	0.04	18
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.03	0.61	20	0.11	1.16	25	0.08	0.85	25	0.02	0.73	18	0.02	0.53	18

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	268,018	35,698	35,698	36,072	28,936
Gross losses .....	1,952	1,436	19,858	7,853	1,955
Write-downs, transfers to loans held-for-sale .....	0	0	0	1,389	0
Recoveries .....	618	92	2,988	344	935
Net losses .....	1,334	1,344	16,870	7,509	1,020
Provision for loan and lease losses .....	315	25,382	172,262	7,135	8,156
Adjustments .....	0	55,686	76,928	0	0
Ending balance .....	266,999	115,422	268,018	35,698	36,072
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0.01	-0.11	70	0.88	0.87	60	1.03	0.51	89	0.06	0.15	27	0.08	0.14
Provision for loan and lease losses / Average loans and leases .....	0.01	-0.20	70	1.17	1.41	51	1.46	0.82	85	0.08	0.24	26	0.11	0.24
Provision for loan and lease losses / Net loan and lease losses .....	23.61	-168.35	65	1,888.54	730.69	86	1,021.11	487.86	85	95.02	130.58	23	799.61	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	2.04	1.49	82	1.32	1.32	51	2.02	1.58	78	0.41	0.83	14	0.41	0.90
Allowance for loan and lease losses / Total loans and leases .....	2.03	1.47	82	1.32	1.30	54	2.02	1.55	79	0.41	0.81	15	0.41	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	50.04	18.09	88	21.47	10.10	83	15.89	11.58	76	4.75	8.03	50	35.36	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	686.21	291.29	90	560.03	310.68	85	917.59	299.17	92	418.65	218.72	84	747.30	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	686.21	246.27	93	560.03	221.69	93	917.59	244.34	98	418.65	151.73	91	715.71	160.51
Gross loan and lease losses / Average loans and leases .....	0.06	0.24	23	0.07	0.34	16	0.17	0.34	37	0.09	0.28	25	0.03	0.30
Recoveries / Average loans and leases .....	0.02	0.08	19	0	0.07	6	0.03	0.07	21	0	0.08	7	0.01	0.09
Net losses / Average loans and leases .....	0.04	0.16	31	0.06	0.27	25	0.14	0.27	41	0.09	0.21	35	0.01	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	46	0	0	44	0.02	0	92	0	39
Recoveries / Prior year-end losses .....	3.11	7.39	24	1.17	8.09	8	38.05	33.98	68	17.60	36.22	19	68.65	41.30
Earnings coverage of net loan and lease losses (X) .....	68.40	25.70	82	42.37	17.23	81	14.51	22.91	57	29.95	24.40	70	170.33	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0.01	0.03	61	0.04	0.01	78	0.05	0.04	64	0.04	0.01	76	0	0.02
Real estate loans secured by 1–4 family .....	0	-0.01	58	0	0.01	48	0.22	0.01	95	-0.01	0.01	28	-0.02	0.01
Revolving .....	0	-0.03	61	0	0	49	0.22	0.01	90	0	0.02	43	0	0.03
Closed-end .....	0	-0.01	63	0	0.01	48	0.22	0	96	-0.01	0	24	-0.02	0.01
Commercial real estate loans .....	0.02	0.05	57	0.04	0.01	82	0.05	0.07	55	0.04	0.01	77	0	0.01
Construction and land development .....	0	0	57	0	-0.01	68	0.15	0	92	0	-0.01	60	0	-0.03
1–4 family .....	0	0	58	0	0	60	0.15	0	97	0	0	55	0	-0.01
Other .....	0	0	57	0	-0.01	65	0	0	57	0	-0.01	61	0	-0.02
Multifamily .....	0	0	54	0	0	61	0	0	58	0	0	56	0	0
Nonfarm nonresidential .....	0.03	0.07	63	0.06	0.02	83	0.09	0.11	62	0.06	0.02	81	0	0.02
Owner-occupied .....	0	0.01	25	0.02	0.01	82	0.06	0.02	82	0.04	0.01	87	0	0.01
Other .....	0.03	0.06	66	0.04	0.01	85	0.03	0.08	52	0.02	0.01	78	0	0.01
Real estate loans secured by farmland .....	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans .....	0.16	0.20	54	0.16	0.48	37	0.63	0.47	71	0.29	0.37	50	0.04	0.31
Loans to individuals .....	1.06		0.06	1.43	2	0.25	1.13	14	0.03	1.17	4	0.46	1.16	27
Credit card loans .....	0	2.41	9	0	3.52	10	0	2.92	9	0	3.11	7	0	2.92
Agricultural loans .....	0	0.02	50	0	0.11	43	0.22	0.19	76	0	0.08	37	0	0.15
Loans to foreign governments and institutions .....		0			0			0			0		0	
Other loans and leases .....	0.39	0.09	87	-0.01	0.15	10	0.06	0.15	56	-0.01	0.15	8	-0.01	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		630		9,422		1,301		12,664		8,283					
90+ days past due loans and leases .....		0		0		0		0		213					
Nonaccrual loans and leases .....		38,909		20,610		29,209		8,527		4,827					
Total past due and nonaccrual loans and leases .....		39,539		30,032		30,510		21,191		13,323					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		0		1,342		0		0		0					
Total restructured loans and leases .....		0		1,342		0		0		0					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		0		2,316		0		3,034		0					
Other real estate owned .....		0		441		0		441		147					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0	0.33	1	0.11	0.52	8	0.01	0.39	1	0.15	0.43	15	0.09	0.44	11
90+ days past due loans and leases .....	0	0.11	8	0	0.12	10	0	0.12	9	0	0.15	8	0	0.17	18
Nonaccrual loans and leases .....	0.30	0.65	17	0.24	0.57	13	0.22	0.66	10	0.10	0.51	7	0.05	0.54	3
90+ days past due and nonaccrual loans and leases .....	0.30	0.82	12	0.24	0.75	9	0.22	0.85	5	0.10	0.71	3	0.06	0.75	2
30–89 days past due restructured .....	0	0.01	20	0	0.01	12	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured .....	0	0.13	3	0.02	0.14	16	0	0.13	3	0	0.14	4	0	0.16	3
30–89 days past due loans held for sale .....	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0	0.33	1	0.11	0.52	8	0.01	0.40	1	0.15	0.43	15	0.09	0.44	10
90+ days past due assets .....	0	0.11	8	0	0.12	9	0	0.12	8	0	0.15	6	0	0.18	16
Nonaccrual assets .....	0.30	0.66	17	0.24	0.58	13	0.22	0.67	10	0.10	0.53	6	0.05	0.57	2
30+ days past due and nonaccrual assets .....	0.30	1.18	5	0.34	1.32	4	0.23	1.29	2	0.24	1.19	3	0.15	1.26	3
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.19	0.50	13	0.17	0.48	12	0.15	0.52	10	0.07	0.44	7	0.04	0.48	3
90+ days past due and nonaccrual assets + other real estate owned .....	0.19	0.53	11	0.18	0.51	11	0.15	0.55	9	0.08	0.48	6	0.05	0.52	3
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.19	0.58	10	0.20	0.57	12	0.15	0.60	9	0.10	0.53	8	0.04	0.60	3
Allowance for loan and lease losses .....	14.57	69.27	3	20.24	74.58	8	10.90	66.66	1	33.62	115.41	10	13.79	118.28	2
Equity capital + allowance for loan and lease losses .....	1.31	5.03	8	1.10	4.68	9	0.97	4.97	6	0.59	4.28	6	0.25	4.79	2
Tier 1 capital + allowance for loan and lease losses .....	1.85	5.96	8	1.85	5.89	10	1.40	6.05	6	1.04	5.65	7	0.43	6.16	2
Loans and leases + other real estate owned .....	0.30	0.97	8	0.27	0.91	7	0.22	0.97	5	0.14	0.85	3	0.06	0.96	2

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0	0.31	2	0.12	0.48	9	0	0.39	3	0.03	0.38	8	0.09	0.42	9
	90+ days past due .....	0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	28
	Nonaccrual.....	0.17	0.76	11	0.07	0.54	9	0.10	0.76	9	0.04	0.46	6	0.04	0.57	5
Commercial and industrial	30–89 days past due.....	0.04	0.22	17	0.07	0.36	13	0.04	0.23	14	0.61	0.31	83	0.10	0.30	23
	90+ days past due .....	0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....	1.31	0.69	81	0.89	0.90	59	1.04	0.75	73	0.34	0.83	25	0.13	0.76	11
Individuals	30–89 days past due.....	0	0.53	5	0	0.84	5	0.02	0.83	10	0.02	0.83	13	0.20	0.84	19
	90+ days past due .....	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....	0	0.22	10	0	0.19	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due.....		0.01			0.01			0			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due.....		0.03			10.34			0			0.07			0.01	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.03	0.13	50	0	0.26	12	0.05	0.18	51	0	0.20	14	0	0.17	12
	90+ days past due .....	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0	0.15	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

Memoranda		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due .....	0	0.47	1	0	0.73	2	0	0.65	1	0	0.67	2	0.01	0.71	1
	90+ days past due .....	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual .....	0	0.88	3	0.12	0.79	8	0.01	0.89	2	0.13	0.73	9	0.10	0.86	6
Revolving	30–89 days past due .....	0	0.31	6	0	0.50	5	0	0.48	5	0.02	0.45	11	0.03	0.50	10
	90+ days past due .....	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual .....	0.03	1.31	12	0.59	1.07	44	0	1.13	5	0.53	1	43	0.38	1.17	27
Closed-end	30–89 days past due .....	0	0.48	1	0	0.76	2	0	0.65	1	0	0.70	1	0	0.75	1
	90+ days past due .....	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual .....	0	0.85	1	0	0.77	1	0.01	0.87	2	0.02	0.70	2	0	0.84	1
Junior lien	30–89 days past due .....	0	0.01	9	0	0.02	23	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due .....	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual .....	0	0.05	6	0	0.05	7	0.01	0.04	23	0.02	0.04	36	0	0.06	16
Commercial real estate	30–89 days past due .....	0	0.22	3	0.07	0.28	18	0	0.26	10	0.03	0.18	19	0.10	0.17	35
	90+ days past due .....	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	45
	Nonaccrual .....	0.13	0.62	11	0.07	0.32	19	0.06	0.62	10	0.04	0.23	16	0.03	0.28	16
Construction and development	30–89 days past due .....	0	0.22	15	0	0.32	12	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due .....	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual .....	0	0.50	11	0.45	0.24	80	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due .....	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0	0.02	29	0.45	0.03	96	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due .....	0	0.16	17	0	0.24	15	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due .....	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.43	11	0	0.18	13	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due .....	0	0.08	27	0	0.10	22	0	0.09	44	0	0.08	19	0	0.10	38
	90+ days past due .....	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0	0.20	5	0.10	0.27	24	0.01	0.23	16	0.05	0.14	26	0.15	0.17	50
	90+ days past due .....	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0.01	0.03	52
	Nonaccrual .....	0.27	0.78	22	0.06	0.37	17	0.12	0.80	10	0.06	0.28	14	0.05	0.30	15
Owner Occupied	30–89 days past due .....	0	0.06	10	0	0.11	5	0.01	0.07	25	0.02	0.07	25	0.15	0.09	70
	90+ days past due .....	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0.01	0.01	58
	Nonaccrual .....	0.03	0.32	13	0.03	0.20	18	0.04	0.27	15	0.02	0.16	19	0.01	0.17	15
Other	30–89 days past due .....	0	0.12	8	0.10	0.14	52	0	0.14	11	0.03	0.07	39	0	0.07	8
	90+ days past due .....	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.24	0.40	44	0.03	0.16	27	0.08	0.44	24	0.03	0.10	34	0.04	0.13	35
Farmland	30–89 days past due .....	0	0.13	30	1.97	0.32	94	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	2.94	1.14	81	0	1.10	19	3.07	1.13	82	0	0.84	19	0	1.23	19
Credit card	30–89 days past due .....	0	0.75	6	0	1.31	6	0	0.95	7	0	1.19	6	0	1.22	6
	90+ days past due .....	0	0.56	14	0	0.83	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual .....	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	2,349,376	1,597,266	2,355,802	1,595,020	1,674,891										
Retained earnings .....	458,328	412,895	420,076	396,051	300,407										
Accumulated other comprehensive income (AOCI) .....	-15,189	44,409	60,292	21,523	-5,601										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,792,515	2,054,570	2,836,170	2,012,594	1,969,697										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	968,160	872,167	964,598	874,886	888,134										
Accumulated other comprehensive income-related adjustments .....	-15,189	44,409	60,292	21,523	-5,601										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,839,544	1,137,994	1,811,280	1,116,185	1,087,164										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,839,544	1,137,994	1,811,280	1,116,185	1,087,164										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	7,591	0	7,555	24,968										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	7,591	0	7,555	24,968										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	7,591	0	7,555	24,968										
<b>Tier 1 Capital</b>	1,839,544	1,145,585	1,811,280	1,123,740	1,112,132										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	472,208	195,275	472,108	195,187	84,470										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	170,354	57,060	170,667	38,977	40,714										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....		0		0	0										
Tier 2 capital before deductions .....	642,562	252,335	642,775	234,164	125,184										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	642,562	252,335	642,775	234,164	125,184										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,482,106	1,397,920	2,454,055	1,357,904	1,237,316										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	20,020,166	11,601,746	20,088,810	11,539,809	11,606,911										
Less: Deductions from common equity tier 1 capital .....	968,160	872,167	964,598	874,886	888,134										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	19,052,006	10,729,579	19,124,212	10,664,923	10,718,777										
Total risk-weighted assets .....	15,266,456	9,826,599	15,043,752	9,835,824	9,989,084										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	12.05	12.54	47	11.58	11.59	53	12.04	12.35	51	11.35	12.11	42	10.88	12.09	36
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	12.05	13.31	30	11.66	12.25	41	12.04	13.08	37	11.43	12.78	33	11.13	12.85	26
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	16.26	15.37	73	14.23	14.01	64	16.31	15.23	74	13.81	14.36	51	12.39	14.45	15
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.66	9.15	69	10.68	9.43	80	9.47	9.13	65	10.54	9.76	74	10.38	9.71	72
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0			0			0			0			0			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....	292,932			113,461			292,565			113,376			110,871		158.18	640.94	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue .....	2.23			2.84			2.84			7.32			4.86					
Credit related premium income / Total premium income .....	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income .....	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	13.91	11	61	9	11.59	41	14.07	11.03	59	9.78	11.51	45	9.66	10.22	47			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	29,274	0	0	0	0
Real estate loans.....	24,124	0	0	0	0
Commercial and industrial loans .....	5,150	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	16,706	0	22,221	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	45,980	0	22,221	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.69	33		0.99			0.87			1.25		0	1.17	30
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans .....		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets.....		-2.56			7.32			2.04			12.40			3.24	
Deposits .....		2.95			13.75			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		95,520	0	99,432	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		95,520	0	99,432	0	0	0	
Retained credit exposure.....		50,901	0	50,901	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		50,901	0	50,901	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.47	0	0.50	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0.47	0	0.50	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans.....		2.64		1.73				
Home equity lines.....		0.40		0.37				
Credit card receivables.....		0		0				
Auto loans and other consumer loans.....		0.03		0.03				
Commercial and industrial loans .....		11.21		12.95				
All other loans and leases.....		85.72		84.92				

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....	53.29			51.19		
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	53.29			51.19		
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....	0			0		
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	2.77	0	2.81	0	0	
Total retained credit exposure and asset sale credit exposure .....	2.77	0	2.81	0	0	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0		0		
Total 30–89 days past due securitized assets .....	0		0		
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0		0		
Total 90+ days past due securitized assets .....	0		0		
Total past due securitized assets percent of securitized assets .....	0		0		
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0		0		
Total net losses on securitized assets .....	0		0		
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0		0		
Home equity lines .....	0		0		
Credit card receivables .....	0		0		
Commercial and industrial loans .....	0.04		0.04		
All other loans and leases .....	0		0.01		
Total managed loans past due 30–89 days .....	0		0.01		
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0		0		
Home equity lines .....	0		0		
Credit card receivables .....	0		0		
Commercial and industrial loans .....	0		0		
All other loans and leases .....	0		0		
Total managed loans past due 90+ days .....	0		0		
<b>Total Past Due Managed Assets .....</b>	<b>0</b>		<b>0.01</b>		
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0		0.22		
Home equity lines .....	0		0.22		
Credit card receivables .....	0		0		
Commercial and industrial loans .....	0.16		0.63		
All other loans and leases .....	0.03		0.05		
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.04</b>		<b>0.13</b>		

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	28,290	14,885	29,885	54,133	16	90.06	404042.86
Dividends .....	28,287	14,882	29,874	54,118	0	90.08	
Interest .....	3	3	11	15	16	0.00	-57.14
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from nonbank subsidiaries .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	28,290	14,885	29,885	54,133	16	90.06	404042.86
Securities gains (losses) .....	0	0	0	0	0	0	
Other operating income .....	2	3	11	36	41	-33.33	
Total operating income .....	28,292	14,888	29,896	54,169	57	90.03	404071.43
<b>Operating Expenses</b>							
Personnel expenses .....	920	782	3,205	3,106	2,757	17.65	369.39
Interest expense .....	5,000	2,919	16,184	9,458	5,327	71.29	528.93
Other expenses .....	1,173	1,031	5,341	4,040	4,773	13.77	-9.14
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	7,093	4,732	24,730	16,604	12,857	49.89	210.82
Income (loss) before taxes .....	21,199	10,156	5,166	37,565	-12,800	108.73	
Applicable income taxes (credit) .....	-2,242	-1,302	-6,734	-4,695	-3,680		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	23,441	11,458	11,900	42,260	-9,120	104.58	
Equity in undistributed income of subsidiaries .....	45,227	14,282	48,451	117,458	132,460	216.67	357.58
Bank subsidiaries .....	45,227	14,282	48,451	117,458	132,460	216.67	357.58
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	68,668	25,740	60,351	159,718	123,340	166.78	702.76
<b>Memoranda</b>							
Bank net income .....	73,514	29,164	78,325	171,576	132,460	152.07	643.77
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	2,984,712	97.14	2,210,665	99.46	3,017,286	96.85	2,217,903	2,068,077	35.01	518.35	
Common and preferred stock .....	2,984,696	97.14	2,210,665	99.46	3,017,286	96.85	2,217,903	2,068,077	35.01	518.73	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	16	0	0	0	0	0	0	0	0	-94.58	
Investment in nonbank subsidiaries .....	403	0.01	403	0.02	403	0.01	403	875	0.00	30.00	
Common and preferred stock .....	403	0.01	403	0.02	403	0.01	403	875	0.00	30.00	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	86,817	2.83	10,754	0.48	96,827	3.11	13,717	13,160	707.30	618.15	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0	0		
Other assets .....	753	0.02	766	0.03	897	0.03	827	814	-1.70	-85.70	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total assets .....	3,072,685	100.00	2,222,588	100.00	3,115,413	100.00	2,232,850	2,082,926	38.25	514.11	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	355,192	11.56	207,275	9.33	355,039	11.40	207,187	84,470	71.36	491.99	
Other liabilities .....	6,258	0.20	4,402	0.20	5,624	0.18	5,111	2,916	42.16	446.07	
Balance due to subsidiaries and related institutions .....	8,137	0.26	7,994	0.36	8,101	0.26	7,958	25,843	1.79	-21.08	
Total liabilities .....	369,587	12.03	219,671	9.88	368,764	11.84	220,256	113,229	68.25	417.22	
Equity Capital .....	2,703,098	87.97	2,002,917	90.12	2,746,649	88.16	2,012,594	1,969,697	34.96	530.25	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0	0		
Common stock .....	931	0.03	586	0.03	931	0.03	586	617	58.87	241.03	
Common surplus .....	2,348,445	76.43	1,596,680	71.84	2,354,871	75.59	1,594,434	1,674,273	47.08	587.36	
Retained earnings .....	368,911	12.01	361,242	16.25	330,555	10.61	396,051	300,408	2.12	331.47	
Accumulated other comprehensive income .....	-15,189	-0.49	44,409	2	60,292	1.94	21,523	-5,601			
Other equity capital components .....	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	3,072,685	100.00	2,222,588	100.00	3,115,413	100.00	2,232,850	2,082,926	38.25	514.11	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	8,137	0.26	7,994	0.36	8,101	0.26	7,958	25,843	1.79	-21.08	
Notes payable to subsidiaries that issued TPS .....	10,403	0.34	10,403	0.47	10,403	0.33	10,403	28,961	0.00	4.03	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		

**Parent Company Analysis—Part 1**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	9.99	12.54	30	5.05	3.93	54	2.50	7.29	13	8	9.68	25	7.72	10.40	19
Bank net income / Average equity investment in banks .....	9.80	12.55	31	5.27	4.73	52	2.96	7.45	11	7.99	10.51	21	8.14	11.19	18
Nonbank net income / Average equity investment in nonbanks .....	0	12.53	16	0	5.73	32	0	9.75	17	0	7.89	17	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs .....	11.69			3.62			7.01			8.55			8.78		
Bank net income / Parent net income .....	107.06	95.97	87	113.30	95.67	67	129.78	88.16	96	107.42	82.22	78	107.39	82.56	79
Nonbank net income / Parent net income .....	0	2.83	15	0	5.47	17	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income .....	65.70			89.02			68.34			74			72.48		
<b>Leverage</b>															
Total liabilities / Equity capital .....	13.67	17.74	51	10.97	19.50	50	13.43	20.06	48	10.94	20.43	49	5.75	20.88	26
Total debt / Equity capital .....	13.14	11.90	67	10.35	13.54	62	12.93	14.41	63	10.29	14.31	60	4.29	14.69	38
Total debt + notes payable to subs that issued TPS / Equity capital .....	13.53	14.30	58	10.87	15.86	54	13.31	16.67	55	10.81	16.36	53	5.76	17.10	31
Total debt + Loans guaranteed for affiliate / Equity capital .....	13.14	12.02	67	10.35	13.93	61	12.93	14.68	62	10.29	14.56	59	4.29	15.14	38
Total debt / Equity capital – excess over fair value .....	13.14	12	67	10.35	13.68	62	12.93	14.52	63	10.29	14.51	60	4.29	14.81	38
Long-term debt / Equity capital .....	13.14	11.33	68	10.35	12.46	63	12.93	13.56	63	10.29	13.04	61	4.29	13.37	38
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	70.81	35.48	80	87.72	27.67	93	67.95	34.67	78	85.91	28.44	95	52.17	28.63	74
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	110.43	102.85	85	110.39	103.91	84	109.87	102.81	86	110.22	103.22	82	105.04	103.10	63
Total investment in subs / Equity capital .....	110.43	108.21	74	110.39	111.18	70	109.87	110.16	72	110.22	111.07	69	105.04	112.48	47
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.03	0.22	89	2.02	1.22	77	4.49	0.47	95	1.29	0.36	86	0.80	0.35	75
Equity investment in subs – equity cap / Net income-div (X) .....	1.75	0.74	88	4.79	2.81	76		1.82		1.94	1.22	79	0.80	1.22	48
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	86.40	111.20	38	82.73	154.20	26	35.15	136.59	3	84.36	177.68	14	29.07	162.34	3
Cash from ops + noncash items + op expense / Op expense + dividend .....	104.47	98.58	51	85.61	176.81	25	38.73	147.24	4	96.96	190.27	15	86.70	174.91	10
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	71.81	85.35	38	85.08	90.08	41	179.57	134.08	78	101.29	116.34	35	69.38	103.19	19
Pretax operating income + interest expense / Interest expense .....	523.98	1,142.88	40	447.93	2,355.68	36	131.92	2,016.32	15	497.18	1,968.54	27	-140.29	2,898.75	2
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	516.97	1,357.31	38	433.42	1,688.78	33	131.13	1,539.23	14	451.70	1,632.83	24	-90.59	1,369.37	1
Dividends + interest from subsidiaries / Interest expense + dividends .....	84.99	117.86	40	83.62	186.57	26	31.10	150.43	4	85.48	210.80	11	0.30	188.90	1
Fees + other income from subsidiaries / Salary + other expenses .....	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....	33.13			20.55			35.64			57.11					
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	2.84	3.97	50	0.50	2.60	41	3.12	3.85	52	0.63	2.64	42	0.64	2.61	41
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.05			0.15			0.10			0.04			0.24	
Nonaccrual .....		1.22			1.57			1.03			0.54			6.54	
Total .....		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

**Parent Company Analysis—Part 2**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	120.67	74.87	83	129.88	61.08	88	671.44	81.10	97	127.47	57.84	90			57.26
Dividends declared / Net income .....	41.19	23.13	81	57.82	81.32	45	132.39	42.29	97	33.73	33.08	52	0		27.33
Net income – dividends / Average equity.....	5.87	9.52	25	2.13	0.55	57	-0.81	4.14	10	5.30	6.46	32	7.72	7.33	54
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	100	101.14	48	100	182.33	36	37.39	132.17	20	100.47	178.13	26			157.73
Dividends from nonbank subsidiaries .....	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19			7.13
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42			16.86
Dividends from all subsidiaries .....	100	128.99	41	100	229.19	27	37.39	174.85	8	100.47	260.40	14			215.26
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	38.48	30.63	59	51.03	123.04	26	38.14	60.28	30	31.54	66.55	21	0	60.71	4
Interest income from bank subsidiaries.....	0	0.12	53	0.01	0.70	50	0.01	0.36	51	0.01	0.54	45	0.01	0.52	48
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	38.48	33.49	58	51.04	148.03	25	38.16	62.88	29	31.55	69.36	18	0.01	63.43	5
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			39.62			56.39			82.95				51.40
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25				18.56
Management and service fees from nonbank subsidiaries .....		0.53			1.68			0.86			1.92				2.96
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06				0.15
Operating income from nonbank subsidiaries .....		69.48			76.32			79.84			150.41				99.33
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23				48.56
Interest income from subsidiary holding companies .....		6.44			12.80			8.40			6.54				3.95
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36				0.43
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29				0.01
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49				61.19
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.98	58.57	90	99.96	62.43	86	99.93	69.76	88	99.91	67.32	91	0	65.18	11
Interest income from bank subsidiaries.....	0.01	0.72	51	0.02	2.52	47	0.04	0.63	49	0.03	0.80	45	28.07	0.92	96
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.99	71.70	85	99.98	76.26	76	99.96	82.20	84	99.93	78.80	86	28.07	74.20	22
Dividends from nonbank subsidiaries .....	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	10.59	21	0	9.13	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37				87.87
Loans and advances from subsidiaries / Total debt .....	2.29	29.59	31	3.86	30.31	31	2.28	27.08	33	3.84	28.33	33	30.59	26.53	66